

2004 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
1	35076	State Compensation Ins Fund	8,216,404,695	13.4029%	13.4029%	5,335,598,855	65.19%
2	212	ZURICH INS GRP	5,379,638,546	8.7754%	22.1783%	2,825,013,290	53.77%
3	12	AMERICAN INTRNL GRP	4,960,833,302	8.0923%	30.2706%	2,720,879,501	58.85%
4	176	STATE FARM IL	4,828,065,205	7.8757%	38.1463%	2,029,171,916	42.72%
5	8	ALLSTATE INS GRP	2,606,147,805	4.2512%	42.3975%	1,145,846,525	45.27%
6	3548	St Paul Travelers Grp	2,261,115,720	3.6884%	46.0859%	1,426,646,218	63.06%
7	660	MERCURY GEN GRP	2,016,191,838	3.2889%	49.3748%	982,687,116	49.41%
8	1278	CALIFORNIA ST AUTO GRP	2,002,389,867	3.2664%	52.6411%	1,010,443,457	51.63%
9	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB	1,943,231,952	3.1699%	55.8110%	928,722,982	48.91%
10	91	HARTFORD FIRE & CAS GRP	1,342,968,664	2.1907%	58.0017%	691,163,185	53.12%
11	111	LIBERTY MUT GRP	1,248,141,663	2.0360%	60.0377%	778,148,278	64.64%
12	38	CHUBB & SON INC	1,141,248,928	1.8616%	61.8993%	487,507,735	44.13%
13	761	ALLIANZ INS GRP	1,099,609,726	1.7937%	63.6931%	390,653,874	35.50%
14	140	NATIONWIDE CORP	1,031,683,031	1.6829%	65.3760%	460,546,988	47.19%
15	163	SAFECO INS GRP	989,222,721	1.6137%	66.9896%	359,893,226	37.39%
16	218	CNA INS GRP	985,894,035	1.6082%	68.5978%	813,174,556	86.85%
17	200	UNITED SERVICES AUTOMOBILE ASN GRP	936,206,039	1.5272%	70.1250%	479,102,392	52.94%
18	155	PROGRESSIVE GRP	924,594,953	1.5082%	71.6332%	417,379,387	47.08%
19	336	ZENITH NATL INS GRP	739,483,745	1.2063%	72.8395%	370,026,617	51.88%
20	31	BERKSHIRE HATHAWAY	724,490,649	1.1818%	74.0213%	418,095,304	59.02%
21	84	American Financial Grp	709,876,915	1.1580%	75.1793%	321,490,483	46.72%
22	626	ACE LTD	602,380,973	0.9826%	76.1619%	196,763,817	33.99%
23	517	HANNOVER GRP	582,483,733	0.9502%	77.1121%	422,001,790	70.09%
24	1120	EVEREST REIN HOL INC	541,690,398	0.8836%	77.9957%	309,500,128	50.04%
25	814	BRISTOL WEST INS GRP	486,325,256	0.7933%	78.7890%	204,126,374	50.46%
Sub Total - Top 25:			48,300,320,359	78.7890%	78.7890%	25,524,583,994	54.14%
26	10779	CALIFORNIA EARTHQUAKE AUTHORITY	465,467,061	0.7593%	79.5483%	-2,442,886	-0.54%
27	3495	Infinity Prop & Cas Ins Grp	421,945,632	0.6883%	80.2366%	174,014,597	42.08%
28	317	AON CORP	363,115,180	0.5923%	80.8289%	284,908,136	77.01%
29	158	FAIRFAX FINANCIAL	359,969,500	0.5872%	81.4161%	167,257,150	47.74%
30	98	WR Berkley Corp	355,777,559	0.5804%	81.9965%	214,819,670	61.19%
31	1285	X L AMER	351,429,148	0.5733%	82.5697%	172,611,780	60.52%
32	215	UNITRIN GRP	313,146,573	0.5108%	83.0805%	160,259,028	57.00%
33	3363	Employers Ins Grp	277,095,787	0.4520%	83.5326%	143,282,572	54.42%
34	1279	Arch Ins Grp	269,204,544	0.4391%	83.9717%	125,641,401	50.89%
35	785	MARKEL CORP GRP	258,374,867	0.4215%	84.3932%	133,171,307	48.33%
36	1179	WAWANESA INS GRP	256,376,177	0.4182%	84.8114%	179,765,754	73.26%
37	65	FM GLOBAL GRP	243,992,452	0.3980%	85.2094%	61,133,126	23.86%
38	1330	Balboa Ins Grp	240,422,996	0.3922%	85.6016%	89,531,635	41.24%
39	802	Capital Ins Group	240,277,620	0.3919%	85.9935%	92,006,257	40.30%
40	1326	KINGSWAY GRP	225,254,069	0.3674%	86.3610%	100,032,727	46.77%
41	19	Assurant Inc Grp	219,897,532	0.3587%	86.7197%	58,408,193	26.87%
42	26905	Century-Natl Ins Co	208,575,172	0.3402%	87.0599%	101,753,701	50.02%
43	1129	WHITE MOUNTAINS GRP	202,043,256	0.3296%	87.3895%	-1,994,738	-1.06%
44	150	OLD REPUBLIC GRP	191,775,782	0.3128%	87.7023%	112,908,309	60.84%
45	70	FIRST AMN TITLE	188,479,542	0.3075%	88.0098%	91,018,688	48.09%
46	831	DOCTORS CO GRP	186,009,077	0.3034%	88.3132%	56,347,315	32.73%
47	1282	MEDICAL GRP HOLDINGS AND AFFILIATES	184,113,032	0.3003%	88.6135%	79,163,041	42.93%
48	922	ICW GROUP	181,881,665	0.2967%	88.9102%	69,750,579	39.51%
49	33	CALIFORNIA CAS MGMT	181,831,997	0.2966%	89.2068%	98,476,840	54.70%

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50	3098	Millea Holdings Inc	180,240,263	0.2940%	89.5008%	126,640,122	69.22%
51	553	ROYAL & SUN ALLIANCE USA	179,968,525	0.2936%	89.7944%	255,024,794	99.14%
52	4	AMERICAN EXPRESS GRP	175,415,582	0.2861%	90.0805%	94,676,237	57.62%
53	169	SENTRY INS GRP	175,298,585	0.2860%	90.3665%	102,671,309	59.47%
54	1248	AMBAC ASSUR CORP	173,599,573	0.2832%	90.6497%	-1,883,400	-2.59%
55	79	GMAC INS HOLDING	163,147,801	0.2661%	90.9158%	89,874,930	53.98%
56	105	MGIC GRP	160,713,589	0.2622%	91.1780%	70,033,826	42.79%
57	350	GE GLOBAL GRP	150,264,524	0.2451%	91.4231%	177,964,866	116.69%
58	677	MAGUIRE CORP GRP	137,818,449	0.2248%	91.6479%	55,662,519	44.73%
59	1125	AMERICAN HEALTHCARE SPECIALTY	132,978,446	0.2169%	91.8648%	49,102,390	36.78%
60	400	CREDIT SUISSE GRP	131,187,722	0.2140%	92.0788%	52,573,309	41.09%
61	2898	Western Service Contract Grp	131,095,155	0.2138%	92.2927%	49,009,325	37.27%
62	766	Radian Grp	130,294,710	0.2125%	92.5052%	6,763,551	5.54%
63	181	SWISS RE GRP	130,236,219	0.2124%	92.7176%	60,268,211	48.06%
64	161	TOPA EQUITIES LTD	120,470,999	0.1965%	92.9142%	57,840,133	50.53%
65	1135	PMI GRP OF CO	118,369,311	0.1931%	93.1072%	-6,238,323	-7.43%
66	303	GUIDEONE INS GRP	115,075,303	0.1877%	93.2950%	61,412,269	55.37%
67	323	CIVIL SERV EMPL	113,013,005	0.1844%	93.4793%	53,814,669	46.68%
68	2978	Mitsui Sumitomo Ins Grp	102,340,784	0.1669%	93.6463%	41,091,350	43.25%
69	1325	RHINE RE GRP	94,070,373	0.1535%	93.7997%	39,836,390	41.30%
70	984	HCC INS HOLDINGS GRP	93,200,919	0.1520%	93.9517%	43,636,277	50.82%
71	42269	Majestic Ins Co	92,739,157	0.1513%	94.1030%	47,756,065	54.48%
72	501	Alleghany Grp	91,616,046	0.1494%	94.2525%	17,056,577	35.48%
73	31453	Financial Pacific Ins Co	90,516,838	0.1477%	94.4001%	48,160,013	55.29%
74	22985	Sequoia Ins Co	87,080,797	0.1420%	94.5422%	45,436,153	53.16%
75	93	TEXAS ST NATL GRP	85,308,769	0.1392%	94.6813%	27,997,738	38.12%
76	796	QBE INS GRP LTD	81,222,378	0.1325%	94.8138%	39,031,637	57.37%
77	7	FEDERATED MUT	80,553,177	0.1314%	94.9452%	58,673,260	70.97%
78	15563	SeaBright Ins Co	80,175,816	0.1308%	95.0760%	21,466,969	44.31%
79	958	VESTA INS GRP	79,434,993	0.1296%	95.2056%	45,249,199	60.99%
80	27502	Western General Ins Co	74,124,118	0.1209%	95.3265%	41,629,432	55.19%
81	28	AMICA MUT GRP	71,680,091	0.1169%	95.4434%	32,458,909	47.15%
82	3638	PGC Holding Corp Grp	70,242,200	0.1146%	95.5580%	35,736,777	52.67%
83	225	MCMILLEN GRP	70,180,193	0.1145%	95.6725%	37,941,910	53.12%
84	14010	Crusader Ins Co	68,872,425	0.1123%	95.7848%	32,190,667	47.43%
85	241	METROPOLITAN GRP	67,777,590	0.1106%	95.8954%	32,640,050	52.41%
86	528	MUNICIPAL BOND INV ASR CORP GRP	66,987,951	0.1093%	96.0047%	158,957	0.22%
87	748	Meadowbrook Ins Grp	63,565,554	0.1037%	96.1084%	36,883,093	64.19%
88	670	FIDELITY NATL FIN INC	63,299,575	0.1033%	96.2116%	10,331,291	22.12%
89	42277	Sterling Cas Ins Co	62,163,013	0.1014%	96.3130%	33,917,721	53.80%
90	457	ARGONAUT GRP	61,308,269	0.1000%	96.4130%	30,649,405	55.17%
91	36706	Lawyers Mut Ins Co	53,450,732	0.0872%	96.5002%	12,789,149	26.11%
92	361	MUNICH AMERICAN HOLDING CORP	51,958,348	0.0848%	96.5850%	15,576,837	32.49%
93	194	FNCL SEC ASR HOLDINGS LTD	51,259,493	0.0836%	96.6686%	0	0.00%
94	3416	AXIS Capital Grp	51,181,261	0.0835%	96.7521%	8,834,593	31.54%
95	920	UNITED NATL GRP	49,615,244	0.0809%	96.8330%	-23,070,783	-44.48%
96	816	COMMERCE GRP INC	49,326,855	0.0805%	96.9135%	24,323,145	50.07%
97	10216	American Contractors Ind Co	48,146,539	0.0785%	96.9920%	5,860,072	13.00%
98	127	AMERICAN MODERN INS GRP	47,814,438	0.0780%	97.0700%	17,819,597	40.59%
99	300	HORACE MANN GRP	46,589,536	0.0760%	97.1460%	24,444,999	53.33%
100	306	CUNA MUT GRP	45,930,928	0.0749%	97.2209%	24,076,892	53.96%
101	783	RLI INS GRP	45,641,391	0.0745%	97.2954%	17,686,792	34.66%
102	421	COLLATERAL MORT GRP	45,166,907	0.0737%	97.3691%	10,690,732	23.60%

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103	18767	Church Mut Ins Co	44,320,580	0.0723%	97.4414%	22,234,653	53.58%
104	800	WESTERN MUT INS GRP	43,234,473	0.0705%	97.5119%	16,643,109	39.84%
105	257	SAFEWAY INS GRP	42,027,995	0.0686%	97.5804%	27,915,373	62.04%
106	32107	Sutter Ins Co	41,059,840	0.0670%	97.6474%	31,020,383	68.26%
107	3219	Sompo Japan Ins Grp	40,296,859	0.0657%	97.7131%	46,812,824	122.35%
108	510	NAVIGATORS GRP INC	40,056,617	0.0653%	97.7785%	15,262,586	39.27%
109	40010	Anchor General Ins Co	39,579,029	0.0646%	97.8431%	20,384,219	51.57%
110	471	Wells Fargo Grp	38,925,076	0.0635%	97.9065%	22,479,059	55.41%
111	645	OREGON MUT INS	38,044,040	0.0621%	97.9686%	18,417,678	48.45%
112	608	MEDICAL INS EXCH OF CA GRP	36,002,721	0.0587%	98.0273%	44,359,824	132.43%
113	38733	Alaska Nat Ins Co	34,745,432	0.0567%	98.0840%	12,695,664	41.01%
114	408	AMERICAN NATL FNCL GRP	34,318,101	0.0560%	98.1400%	18,738,524	57.64%
115	3018	Converium Holding Grp	33,495,643	0.0546%	98.1946%	21,662,262	37.65%
116	83	GRANGE INS	32,636,754	0.0532%	98.2479%	17,866,511	55.27%
117	39861	Golden Bear Ins Co	31,648,259	0.0516%	98.2995%	9,272,307	28.40%
118	40975	Dentists Ins Co	31,334,232	0.0511%	98.3506%	9,708,103	32.07%
119	26433	Harco Natl Ins Co	30,152,250	0.0492%	98.3998%	27,467,902	97.29%
120	25240	NAU Country Ins Co	29,829,205	0.0487%	98.4485%	16,596,802	55.77%
121	36790	Springfield Ins Co Inc	29,637,631	0.0483%	98.4968%	17,273,108	56.95%
122	968	AXA INS GRP	29,542,390	0.0482%	98.5450%	17,477,013	34.65%
123	36340	Camico Mut Ins Co	28,224,975	0.0460%	98.5910%	11,964,666	42.89%
124	37621	Toyota Motor Ins Co	27,107,214	0.0442%	98.6352%	8,795,376	69.34%
125	273	WORKMENS GRP	26,793,287	0.0437%	98.6790%	11,924,323	42.35%
126	866	WESTERN WORLD GRP	26,156,939	0.0427%	98.7216%	19,777,837	77.04%
127	74	DELPHI FIN GRP	25,542,928	0.0417%	98.7633%	21,415,625	93.02%
128	853	PUBLIC SERVICE GRP	24,925,802	0.0407%	98.8039%	7,808,360	32.83%
129	75	INSCO DICO GRP	23,498,010	0.0383%	98.8423%	5,615,026	25.75%
130	62	EMC INS CO	22,918,664	0.0374%	98.8797%	16,870,416	77.02%
131	349	FLORISTS MUT	22,239,642	0.0363%	98.9159%	14,334,088	62.62%
132	3636	Lancer Ins Grp	21,793,651	0.0356%	98.9515%	18,741,251	83.23%
133	10830	Business Alliance Ins Co	20,630,541	0.0337%	98.9851%	5,094,847	38.72%
134	21172	Vanliner Ins Co	20,285,978	0.0331%	99.0182%	11,793,553	62.07%
135	24	ATLANTIC CO	20,169,270	0.0329%	99.0511%	32,737,798	49.23%
136	468	Aegon US Holding Grp	19,651,439	0.0321%	99.0832%	7,126,405	37.97%
137	11592	International Fidelity Ins Co	18,822,105	0.0307%	99.1139%	1,804,433	10.51%
138	57	ELECTRIC INS GRP	18,259,457	0.0298%	99.1437%	35,184,208	195.85%
139	50	Country Ins & Financial Services Grp	17,922,917	0.0292%	99.1729%	8,381,269	38.20%
140	28886	Transguard Ins Co Of Amer Inc	16,590,318	0.0271%	99.2000%	6,305,894	54.95%
141	37206	Contractors Bonding & Ins Co	16,086,374	0.0262%	99.2262%	4,139,868	26.51%
142	291	MOTORISTS MUT	15,863,867	0.0259%	99.2521%	12,777,899	81.02%
143	313	AEGIS GRP	15,806,845	0.0258%	99.2779%	13,998,119	88.96%
144	689	BANKERS INS GRP	15,221,787	0.0248%	99.3027%	4,727,276	34.36%
145	930	DHC GRP	15,186,343	0.0248%	99.3275%	7,229,729	40.25%
146	37931	General Fire & Cas Co	15,132,183	0.0247%	99.3522%	3,275,563	39.09%
147	10520	Care West Ins Co	15,063,769	0.0246%	99.3767%	6,594,745	55.00%
148	1218	PENN AMER GRP INC	14,558,228	0.0237%	99.4005%	9,281,345	56.49%
149	10175	Cascade Natl Ins Co	13,275,853	0.0217%	99.4221%	18,129,759	159.81%
150	12793	Surety Co Of The Pacific	13,123,467	0.0214%	99.4436%	1,496,811	14.19%
151	42757	Agri General Ins Co	13,122,029	0.0214%	99.4650%	5,535,461	41.49%
152	2558	Nipponkoa Ins Co Ltd	12,376,781	0.0202%	99.4851%	6,828,581	50.79%
153	1293	HOMESITE INS GRP	12,067,558	0.0197%	99.5048%	6,561,046	60.50%
154	18	AMERICAN ROAD GRP	12,044,955	0.0196%	99.5245%	2,345,551	19.61%
155	14354	Jewelers Mut Ins Co	11,666,954	0.0190%	99.5435%	6,198,165	55.16%

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156	23	BCS INS GRP	10,670,333	0.0174%	99.5609%	2,484,263	23.86%
157	479	IFG CO	10,180,592	0.0166%	99.5775%	10,160,448	70.86%
158	13285	Allegheny Cas Co	10,090,407	0.0165%	99.5940%	0	0.00%
159	23108	Lumbermens Underwriting Alliance	9,820,779	0.0160%	99.6100%	3,121,058	28.76%
160	1331	Glencoe US Holdings Inc	9,709,429	0.0158%	99.6258%	441,274	7.44%
161	256	NY MARINE & GEN GRP	9,606,154	0.0157%	99.6415%	4,185,145	48.84%
162	18538	Bancinsure Inc	9,432,811	0.0154%	99.6569%	7,813,139	72.62%
163	3569	Caterpillar Grp	9,174,560	0.0150%	99.6719%	3,548,747	77.25%
164	2638	NCMIC Grp	9,169,539	0.0150%	99.6868%	1,579,533	20.39%
165	697	VAN ENT GRP	7,731,324	0.0126%	99.6994%	3,263,270	35.64%
166	15768	Merced Mut Ins Co	7,253,412	0.0118%	99.7113%	2,941,589	42.34%
167	12360	Ocean Harbor Cas Ins Co	7,211,442	0.0118%	99.7230%	3,589,313	51.65%
168	240	DAIMLER CHRYSLER GRP	7,072,930	0.0115%	99.7346%	1,390,954	21.06%
169	31968	Merastar Ins Co	6,905,400	0.0113%	99.7458%	4,096,428	59.95%
170	352	HOUSEHOLD FINANCE CORP	6,868,628	0.0112%	99.7570%	718,402	8.31%
171	248	UNITED FIRE & CAS GRP	6,839,481	0.0112%	99.7682%	1,000	0.01%
172	458	PROTECTIVE LIFE INS GRP	6,773,217	0.0110%	99.7792%	5,169,560	66.21%
173	27480	Mid-State Mut Ins Co	6,681,073	0.0109%	99.7901%	2,977,300	41.99%
174	41459	Armed Forces Ins Exchange	5,863,687	0.0096%	99.7997%	3,376,008	58.57%
175	3504	PICA Grp	5,782,301	0.0094%	99.8091%	3,960,292	68.89%
176	781	UNION LABOR GRP	5,776,269	0.0094%	99.8186%	3,441,786	48.15%
177	10920	Alliance United Ins Co	5,604,975	0.0091%	99.8277%	3,276,823	96.09%
178	29530	AXA Art Ins Corp	5,533,312	0.0090%	99.8367%	-1,664,774	-29.50%
179	767	PENN MFR ASN INS	5,409,840	0.0088%	99.8456%	5,099,569	64.44%
180	1346	AMERICAN SAFETY HOLDING GRP	5,388,940	0.0088%	99.8543%	3,912,519	74.23%
181	3489	Republic Companies Grp	4,445,031	0.0073%	99.8616%	2,646,787	62.01%
182	108	LUMBERMENS MUT CAS GRP	4,376,683	0.0071%	99.8687%	26,041,160	139.70%
183	37800	Lg Ins Co Ltd Us Branch	4,022,365	0.0066%	99.8753%	1,080,593	29.15%
184	43583	Northwest Physicians Mut Ins Co	3,932,646	0.0064%	99.8817%	1,748,152	28.91%
185	26379	Accredited Surety & Cas Co Inc	3,918,368	0.0064%	99.8881%	656,147	17.31%
186	3384	The Kernan Grp	3,810,416	0.0062%	99.8943%	731,684	19.20%
187	1314	TRENWICK AMER CORP GRP	3,681,477	0.0060%	99.9003%	40,451,522	349.38%
188	3479	Merchants Bonding Co Grp	3,619,117	0.0059%	99.9062%	1,108,830	33.54%
189	244	CINCINNATI FNCL CP	3,258,110	0.0053%	99.9115%	2,750,972	93.13%
190	867	PROTECTIVE INS GRP	3,007,778	0.0049%	99.9165%	1,868,267	57.74%
191	26565	Ohio Ind Co	2,914,550	0.0048%	99.9212%	1,742,885	22.91%
192	1234	RESPONSE INS GRP	2,639,618	0.0043%	99.9255%	1,905,154	69.83%
193	574	AMERCO CORP	2,157,736	0.0035%	99.9290%	15,572,899	581.74%
194	31380	American Surety Co	2,001,293	0.0033%	99.9323%	54,126	2.89%
195	10048	Hyundai Marine & Fire Ins Co Ltd	1,922,454	0.0031%	99.9354%	321,700	17.12%
196	40398	American Fuji Fire & Marine Ins Co	1,855,872	0.0030%	99.9385%	531,625	45.68%
197	1208	GRAY INS GRP	1,831,179	0.0030%	99.9414%	-134,047	-7.32%
198	14508	Michigan Millers Mut Ins Co	1,818,813	0.0030%	99.9444%	1,711,448	33.38%
199	201	UTICA NATL INS GRP	1,745,809	0.0028%	99.9473%	-938,789	-45.46%
200	604	GERLING GLOBAL RE GRP	1,664,557	0.0027%	99.9500%	5,244,699	307.55%
201	10815	Verlan Fire Ins Co MD	1,601,905	0.0026%	99.9526%	1,173,881	69.27%
202	37940	Lexington Natl Ins Corp	1,593,941	0.0026%	99.9552%	0	0.00%
203	749	SCOR REINS CO	1,592,375	0.0026%	99.9578%	1,459,028	48.16%
204	88	ALLMERICA FINANCIAL CORP	1,588,849	0.0026%	99.9604%	-7,797,087	-462.22%
205	10008	Western Ins Co	1,510,189	0.0025%	99.9628%	362,394	28.31%
206	22896	Aca Financial Guaranty Corp	1,478,180	0.0024%	99.9653%	0	0.00%
207	1113	MEDMARK INS GRP	1,431,970	0.0023%	99.9676%	85,506	4.16%
208	12297	Petroleum Cas Co	1,289,204	0.0021%	99.9697%	422,296	32.76%

Source: NAIC Database

Licensed Companies Only

2004 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
209	36234	Preferred Professional Ins Co	1,181,561	0.0019%	99.9716%	7,243,013	562.70%
210	16705	Dealers Assur Co	1,125,697	0.0018%	99.9735%	707	0.26%
211	12177	Compwest Ins Co	1,019,515	0.0017%	99.9751%	401,184	58.56%
212	41	CITIGROUP	1,014,476	0.0017%	99.9768%	4,610,477	290.06%
213	1	AETNA	1,004,782	0.0016%	99.9784%	633,175	55.73%
214	1276	ACMAT GRP	977,466	0.0016%	99.9800%	56,545	7.85%
215	3592	ProAlliance Grp	952,584	0.0016%	99.9816%	-7,342	-1.97%
216	34711	Computer Ins Co	925,020	0.0015%	99.9831%	-2,643	-0.29%
217	40550	Pacific Pioneer Ins Co	839,884	0.0014%	99.9844%	266,063	21.25%
218	712	SIERRA PACIFIC GRP	812,602	0.0013%	99.9858%	0	0.00%
219	1169	GENERALI GRP	807,343	0.0013%	99.9871%	1,368,135	161.40%
220	33499	Dorinco Rein Co	803,168	0.0013%	99.9884%	0	0.00%
221	344	CHURCH PENSION FUND	796,849	0.0013%	99.9897%	-610,074	-48.08%
222	3496	Quanta US Holdings Grp	748,154	0.0012%	99.9909%	30,996	25.94%
223	23663	National American Ins Co	665,497	0.0011%	99.9920%	1,057,359	141.72%
224	594	AMERICAN CONTRACTORS INS GRP	646,989	0.0011%	99.9931%	53,723	8.30%
225	124	AMERISURE CO	583,901	0.0010%	99.9940%	439,920	73.01%
226	28497	Usplate Glass Ins Co	554,124	0.0009%	99.9949%	60,086	10.61%
227	253	HARLEYSVILLE GRP	381,533	0.0006%	99.9955%	-3,732,114	-261.76%
228	10758	Colonial Surety Co	353,079	0.0006%	99.9961%	28,304	13.76%
229	41394	Benchmark Ins Co	342,778	0.0006%	99.9967%	191,728	120.51%
230	3485	Rothschild International Grp	333,714	0.0005%	99.9972%	89,695	27.58%
231	1269	ALS GRP	331,348	0.0005%	99.9978%	101,447	29.99%
232	11118	Federated Rural Electric Ins Exch	286,739	0.0005%	99.9982%	1,769	0.62%
233	40800	American Sterling Ins Co	259,788	0.0004%	99.9986%	53,385	16.47%
234	41106	Triumphe Cas Co	241,802	0.0004%	99.9990%	520,200	70.53%
235	36650	Guarantee Co Of North America USA	220,519	0.0004%	99.9994%	152,417	98.26%
236	961	FRONTIER INS GRP	139,520	0.0002%	99.9996%	11,468,021	4624.93%
237	30082	CPA Ins Co	114,093	0.0002%	99.9998%	91,998	81.93%
238	11304	Global Surety & Ins Co	70,988	0.0001%	99.9999%	0	0.00%
239	228	WESTFIELD Grp	25,611	0.0000%	100.0000%	0	0.00%
240	237	WESTWARD GRP	9,910	0.0000%	100.0000%	-14,144	-55.92%
241	246	INDIANA LUMBERMENS	4,199	0.0000%	100.0000%	0	0.00%
242	3499	Providence Holdings Inc Grp	2,696	0.0000%	100.0000%	1,337	49.59%
243	852	GENERAL AGENTS GRP	858	0.0000%	100.0000%	2,370,856	230403.89%
244	148	OHIO CAS GRP	807	0.0000%	100.0000%	-7,376,131	-914018.71%
245	42846	Atlantic Cas Ins Co	150	0.0000%	100.0000%	111	21.10%
246	3239	Allied World Assur Holding Grp	1	0.0000%	100.0000%	0	0.00%
Sub Total - 26 Thru 246:			13,003,045,001	21.2110%	100.0000%	6,044,315,662	48.24%
Line Total:			61,303,365,360	100.0000%	100.0000%	31,568,899,656	52.90%

State Compensation Ins Fund (NAIC # 35076)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concen- tration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Share By Line
16	WORKERS' COMPENSATION	8,216,404,695	100.00%	8,185,058,795	5,335,598,855	65.19%	16,084,331,282	51.0833%
34	GRAND TOTAL-ALL LINES:	8,216,404,695	100.00%	8,185,058,795	5,335,598,855	65.19%	61,295,785,994	13.4045%

ZURICH INS GRP (Group # 212)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	97,031,287	1.80%	95,289,370	37,445,509	39.30%	884,984,231	10.9642%
02.1	ALLIED LINES	77,156,234	1.43%	88,082,118	16,576,967	18.82%	545,513,201	14.1438%
02.3	FEDERAL FLOOD INSURANCE	17,798,098	0.33%	16,490,147	508,756	3.09%	129,336,060	13.7611%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	-150,000		165,561,421	
04	HOMEOWNERS MULTIPLE PERIL	988,045,935	18.37%	969,998,665	282,802,590	29.15%	5,861,680,557	16.8560%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	481,312,322	8.95%	483,994,081	231,231,103	47.78%	2,418,317,084	19.9028%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	212,266,469	3.95%	189,907,287	93,720,142	49.35%	1,785,637,528	11.8874%
08	OCEAN MARINE	15,641,329	0.29%	14,719,775	9,104,100	61.85%	264,514,376	5.9132%
09	INLAND MARINE	86,780,170	1.61%	82,359,406	29,227,248	35.49%	1,339,535,952	6.4784%
11	MEDICAL MALPRACTICE	18,966,399	0.35%	32,576,738	-2,955,047	-9.07%	772,159,369	2.4563%
12	EARTHQUAKE	10,898,866	0.20%	13,098,081	189,065,481	1443.46%	984,623,265	1.1069%
13	GROUP A AND H	5,783,808	0.11%	5,716,855	2,155,102	37.70%	249,786,263	2.3155%
15.6	ALL OTHER A&H	0	0.00%	0	0		6,871,566	
16	WORKERS' COMPENSATION	798,630,884	14.85%	757,669,263	455,140,505	60.07%	16,084,331,282	4.9653%
17	OTHER LIABILITY	312,718,670	5.81%	286,191,561	212,087,163	74.11%	4,738,475,522	6.5996%
18	PRODUCTS LIABILITY	77,965,546	1.45%	49,677,392	33,816,789	68.07%	406,890,442	19.1613%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	101	0.00%	0	174		3,644,127	0.0028%
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,019,510,739	18.95%	1,021,798,307	668,902,031	65.46%	10,723,814,074	9.5070%
19.3	COMMERCIAL AUTO NO-FAULT	21,031	0.00%	17,313	14,483	83.65%	333,337	6.3092%
19.4	COMMERCIAL AUTO LIABILITY	174,025,898	3.24%	169,525,702	83,986,993	49.54%	2,191,351,398	7.9415%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	837,035,380	15.56%	836,117,711	439,128,242	52.52%	8,282,681,444	10.1059%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	61,685,693	1.15%	60,129,016	18,101,365	30.10%	748,808,662	8.2378%
22	AIRCRAFT	9,319,903	0.17%	10,268,291	1,870,304	18.21%	204,991,371	4.5465%
23	FIDELITY	13,686,742	0.25%	14,211,327	1,554,161	10.94%	131,673,658	10.3944%
24	SURETY	47,923,380	0.89%	40,214,687	17,597,746	43.76%	585,478,598	8.1853%
26	BURGLARY & THEFT	2,532,777	0.05%	2,621,607	2,061,712	78.64%	14,890,571	17.0093%
27	BOILER & MACHINERY	10,351,277	0.19%	10,556,890	1,691,836	16.03%	97,447,984	10.6224%
28	CREDIT	2,122,936	0.04%	2,054,736	1,395,024	67.89%	82,442,086	2.5751%
33	AGGREGATE WRITE-INS FOR OTHER LINES	-5,388	0.00%	174,417	88,976	51.01%	360,145,196	-0.0015%
34	GRAND TOTAL-ALL LINES:	5,379,206,489	100.00%	5,253,460,741	2,826,169,446	53.80%	61,295,785,994	8.7758%

AMERICAN INTRNL GRP (Group # 12)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	212,360,228	4.28%	209,776,705	62,029,937	29.57%	884,984,231	23.9959%
02.1	ALLIED LINES	56,333,787	1.14%	55,806,021	103,632,547	185.70%	545,513,201	10.3268%
02.3	FEDERAL FLOOD INSURANCE	289,960	0.01%	283,491	2,602	0.92%	129,336,060	0.2242%
04	HOMEOWNERS MULTIPLE PERIL	65,925,682	1.33%	60,272,776	20,970,675	34.79%	5,861,680,557	1.1247%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	24,161,687	0.49%	26,103,072	8,556,090	32.78%	2,418,317,084	0.9991%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	23,263,927	0.47%	22,762,463	10,331,513	45.39%	1,785,637,528	1.3028%
06	MORTGAGE GUARANTY	46,294,734	0.93%	46,996,064	-6,659,568	-14.17%	505,750,484	9.1537%
08	OCEAN MARINE	41,327,538	0.83%	41,470,400	42,373,734	102.18%	264,514,376	15.6239%
09	INLAND MARINE	147,278,296	2.97%	160,688,571	30,688,138	19.10%	1,339,535,952	10.9947%
10	FINANCIAL GUARANTY	0	0.00%	0	-2,527		385,466,933	
11	MEDICAL MALPRACTICE	70,504,208	1.42%	65,706,433	33,148,495	50.45%	772,159,369	9.1308%
12	EARTHQUAKE	24,920,510	0.50%	22,766,182	8,276,135	36.35%	984,623,265	2.5310%
13	GROUP A AND H	12,217,383	0.25%	12,493,225	20,667,568	165.43%	249,786,263	4.8911%
14	CREDIT A&H(GRP&IND)	1,342	0.00%	1,342	0	0.00%	45,111,417	0.0030%
15.1	COLLECTIVELY RENEWABLE A&H	39	0.00%	39	13,360	34256.41%	2,833,716	0.0014%
15.3	GUARANTEED RENEWABLE A&H	6,871	0.00%	6,367	-137,393	-2157.89%	82,285,208	0.0084%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	0	0.00%	343	-785	-228.86%	10,938,808	
15.5	OTHER ACCIDENT ONLY	104,790	0.00%	104,419	1	0.00%	29,609,858	0.3539%
16	WORKERS' COMPENSATION	1,094,078,924	22.05%	988,865,856	625,654,736	63.27%	16,084,331,282	6.8021%
17	OTHER LIABILITY	1,208,059,612	24.35%	1,044,912,757	683,153,119	65.38%	4,738,475,522	25.4947%
18	PRODUCTS LIABILITY	88,063,703	1.78%	72,520,059	32,313,223	44.56%	406,890,442	21.6431%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	-1,056		3,644,127	
19.2	PRIVATE PASSENGER AUTO LIABILITY	930,241,295	18.75%	919,215,613	560,423,894	60.97%	10,723,814,074	8.6745%
19.3	COMMERCIAL AUTO NO-FAULT	1,014	0.00%	746	15,781	2115.42%	333,337	0.3042%
19.4	COMMERCIAL AUTO LIABILITY	131,279,264	2.65%	114,383,419	43,018,278	37.61%	2,191,351,398	5.9908%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	658,782,123	13.28%	643,548,008	404,917,587	62.92%	8,282,681,444	7.9537%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	17,032,349	0.34%	13,829,231	13,474,695	97.44%	748,808,662	2.2746%
22	AIRCRAFT	47,893,603	0.97%	40,671,216	15,897,840	39.09%	204,991,371	23.3637%
23	FIDELITY	24,996,822	0.50%	25,088,390	4,437,098	17.69%	131,673,658	18.9839%
24	SURETY	14,234,842	0.29%	14,164,320	510,703	3.61%	585,478,598	2.4313%
26	BURGLARY & THEFT	2,069,891	0.04%	1,993,405	174,207	8.74%	14,890,571	13.9007%
27	BOILER & MACHINERY	13,528,206	0.27%	14,400,726	1,517,681	10.54%	97,447,984	13.8825%
28	CREDIT	0	0.00%	0	-3,715		82,442,086	
33	AGGREGATE WRITE-INS FOR OTHER LINES	5,580,672	0.11%	4,810,340	1,484,911	30.87%	360,145,196	1.5496%
34	GRAND TOTAL-ALL LINES:	4,960,833,302	100.00%	4,623,641,992	2,720,879,501	58.85%	61,295,785,994	8.0933%

STATE FARM IL (Group # 176)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	9,234,654	0.19%	8,543,363	5,836,747	68.32%	884,984,231	1.0435%
02.1	ALLIED LINES	2,553,642	0.05%	2,374,678	135,412	5.70%	545,513,201	0.4681%
02.2	MULTIPLE PERIL CROP	937,050	0.02%	937,050	238,898	25.49%	167,863,693	0.5582%
02.3	FEDERAL FLOOD INSURANCE	19,885,547	0.41%	19,468,338	725,119	3.72%	129,336,060	15.3751%
03	FARMOWNERS MULTIPLE PERIL	10,368,939	0.21%	10,186,864	3,062,108	30.06%	165,561,421	6.2629%
04	HOMEOWNERS MULTIPLE PERIL	1,309,299,874	27.12%	1,247,564,708	265,477,423	21.28%	5,861,680,557	22.3366%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	179,462,659	3.72%	170,953,027	64,775,700	37.89%	2,418,317,084	7.4210%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	112,821,801	2.34%	115,278,565	48,963,913	42.47%	1,785,637,528	6.3183%
09	INLAND MARINE	50,885,179	1.05%	49,800,043	14,744,966	29.61%	1,339,535,952	3.7987%
11	MEDICAL MALPRACTICE	296,676	0.01%	157,305	96,418	61.29%	772,159,369	0.0384%
12	EARTHQUAKE	52,736,935	1.09%	51,708,949	1,634,112	3.16%	984,623,265	5.3561%
13	GROUP A AND H	57,316,259	1.19%	57,316,259	57,578,727	100.46%	249,786,263	22.9461%
14	CREDIT A&H(GRP&IND)	414,363	0.01%	322,030	151,950	47.19%	45,111,417	0.9185%
15.3	GUARANTEED RENEWABLE A&H	31,415,901	0.65%	21,402,612	11,422,454	53.37%	82,285,208	38.1793%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	10,934,554	0.23%	10,817,720	6,114,790	56.53%	10,938,808	99.9611%
15.5	OTHER ACCIDENT ONLY	1,273	0.00%	1,370	66	4.82%	29,609,858	0.0043%
15.6	ALL OTHER A&H	3,318,299	0.07%	3,368,624	1,923,256	57.09%	6,871,566	48.2903%
16	WORKERS' COMPENSATION	149,623,043	3.10%	127,135,108	63,446,051	49.90%	16,084,331,282	0.9302%
17	OTHER LIABILITY	104,592,377	2.17%	101,511,068	68,260,147	67.24%	4,738,475,522	2.2073%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	602,387		3,644,127	
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,490,350,371	30.87%	1,516,821,687	734,869,956	48.45%	10,723,814,074	13.8976%
19.4	COMMERCIAL AUTO LIABILITY	68,527,584	1.42%	67,707,744	31,017,121	45.81%	2,191,351,398	3.1272%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	1,106,152,848	22.91%	1,111,288,259	614,337,561	55.28%	8,282,681,444	13.3550%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	55,512,374	1.15%	54,281,546	33,941,530	62.53%	748,808,662	7.4134%
22	AIRCRAFT	0	0.00%	0	4		204,991,371	
23	FIDELITY	922,717	0.02%	916,053	-40,516	-4.42%	131,673,658	0.7008%
24	SURETY	500,283	0.01%	461,082	-144,384	-31.31%	585,478,598	0.0854%
34	GRAND TOTAL-ALL LINES:	4,828,065,205	100.00%	4,750,324,052	2,029,171,916	42.72%	61,295,785,994	7.8767%

ALLSTATE INS GRP (Group # 8)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	6,132,410	0.24%	8,653,832	3,530,537	40.80%	884,984,231	0.6929%
02.1	ALLIED LINES	4,493,054	0.17%	6,231,651	202,916	3.26%	545,513,201	0.8236%
02.3	FEDERAL FLOOD INSURANCE	14,875,677	0.57%	14,295,288	426,175	2.98%	129,336,060	11.5016%
04	HOMEOWNERS MULTIPLE PERIL	794,196,575	30.47%	757,795,534	185,004,767	24.41%	5,861,680,557	13.5490%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	97,855,393	3.75%	89,338,226	36,323,720	40.66%	2,418,317,084	4.0464%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	36,443,804	1.40%	33,528,383	7,471,512	22.28%	1,785,637,528	2.0409%
09	INLAND MARINE	18,961,428	0.73%	19,831,196	9,020,491	45.49%	1,339,535,952	1.4155%
12	EARTHQUAKE	3,234,316	0.12%	3,127,154	-4,326,159	-138.34%	984,623,265	0.3285%
14	CREDIT A&H(GRP&IND)	0	0.00%	0	324,951		45,111,417	
16	WORKERS' COMPENSATION	0	0.00%	0	13,099,257		16,084,331,282	
17	OTHER LIABILITY	13,123,522	0.50%	12,258,935	9,676,038	78.93%	4,738,475,522	0.2770%
18	PRODUCTS LIABILITY	383,121	0.01%	340,481	63,312,493	18595.01%	406,890,442	0.0942%
19.2	PRIVATE PASSENGER AUTO LIABILITY	840,247,893	32.24%	830,136,098	435,307,977	52.44%	10,723,814,074	7.8353%
19.4	COMMERCIAL AUTO LIABILITY	35,299,482	1.35%	34,631,623	12,095,118	34.93%	2,191,351,398	1.6109%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	711,217,116	27.29%	699,446,462	361,978,387	51.75%	8,282,681,444	8.5868%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	15,724,448	0.60%	15,399,122	4,689,114	30.45%	748,808,662	2.0999%
23	FIDELITY	95,572	0.00%	87,152	9,116	10.46%	131,673,658	0.0726%
24	SURETY	470	0.00%	320	-56	-17.50%	585,478,598	0.0001%
26	BURGLARY & THEFT	40,518	0.00%	23,252	2,530	10.88%	14,890,571	0.2721%
27	BOILER & MACHINERY	187,995	0.01%	145,502	-10,182	-7.00%	97,447,984	0.1929%
28	CREDIT	13,412,424	0.51%	5,313,856	7,263,876	136.70%	82,442,086	16.2689%
33	AGGREGATE WRITE-INS FOR OTHER LINES	222,591	0.01%	635,876	443,948	69.82%	360,145,196	0.0618%
34	GRAND TOTAL-ALL LINES:	2,606,147,805	100.00%	2,531,219,942	1,145,846,525	45.27%	61,295,785,994	4.2518%

St Paul Travelers Grp (Group # 3548)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	44,193,292	1.95%	45,575,615	17,722,879	38.89%	884,984,231	4.9937%
02.1	ALLIED LINES	37,354,609	1.65%	36,376,253	14,433,141	39.68%	545,513,201	6.8476%
02.3	FEDERAL FLOOD INSURANCE	4,164,368	0.18%	3,816,559	183,355	4.80%	129,336,060	3.2198%
03	FARMOWNERS MULTIPLE PERIL	15,813,580	0.70%	13,572,637	6,193,142	45.63%	165,561,421	9.5515%
04	HOMEOWNERS MULTIPLE PERIL	95,006,702	4.20%	81,886,198	25,295,064	30.89%	5,861,680,557	1.6208%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	209,405,173	9.26%	217,347,828	39,205,014	18.04%	2,418,317,084	8.6591%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	172,195,608	7.62%	174,784,215	62,271,850	35.63%	1,785,637,528	9.6434%
08	OCEAN MARINE	23,672,196	1.05%	23,743,514	8,959,402	37.73%	264,514,376	8.9493%
09	INLAND MARINE	76,393,516	3.38%	74,922,169	27,207,080	36.31%	1,339,535,952	5.7030%
10	FINANCIAL GUARANTY	0	0.00%	-286,243	0	0.00%	385,466,933	
11	MEDICAL MALPRACTICE	808,368	0.04%	1,080,720	-6,639,262	-614.34%	772,159,369	0.1047%
12	EARTHQUAKE	102,231,177	4.52%	93,109,763	3,079,523	3.31%	984,623,265	10.3828%
13	GROUP A AND H	0	0.00%	0	-2,117,929		249,786,263	
15.1	COLLECTIVELY RENEWABLE A&H	0	0.00%	0	0		2,833,716	
15.5	OTHER ACCIDENT ONLY	22,760,846	1.01%	22,760,846	409,340	1.80%	29,609,858	76.8691%
15.6	ALL OTHER A&H	0	0.00%	0	-1,252		6,871,566	
16	WORKERS' COMPENSATION	600,214,123	26.55%	578,015,319	473,806,910	81.97%	16,084,331,282	3.7317%
17	OTHER LIABILITY	333,212,349	14.74%	356,531,510	323,504,232	90.74%	4,738,475,522	7.0321%
18	PRODUCTS LIABILITY	41,544,337	1.84%	44,021,957	64,123,650	145.66%	406,890,442	10.2102%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	9,000		3,644,127	
19.2	PRIVATE PASSENGER AUTO LIABILITY	55,311,021	2.45%	51,549,956	34,904,914	67.71%	10,723,814,074	0.5158%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	-19,927		333,337	
19.4	COMMERCIAL AUTO LIABILITY	204,304,266	9.04%	209,572,371	113,512,536	54.16%	2,191,351,398	9.3232%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	33,801,602	1.49%	32,393,044	20,520,411	63.35%	8,282,681,444	0.4081%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	42,571,089	1.88%	45,695,296	19,756,745	43.24%	748,808,662	5.6852%
22	AIRCRAFT	655,211	0.03%	62,095	584,811	941.80%	204,991,371	0.3196%
23	FIDELITY	16,764,139	0.74%	17,401,612	12,547,892	72.11%	131,673,658	12.7316%
24	SURETY	111,652,343	4.94%	120,961,399	162,730,246	134.53%	585,478,598	19.0703%
26	BURGLARY & THEFT	2,222,225	0.10%	2,254,928	1,905,185	84.49%	14,890,571	14.9237%
27	BOILER & MACHINERY	14,808,807	0.65%	16,009,463	1,767,667	11.04%	97,447,984	15.1966%
28	CREDIT	179	0.00%	215	-200,527	-93268.37%	82,442,086	0.0002%
33	AGGREGATE WRITE-INS FOR OTHER LINES	0	0.00%	0	522,627		360,145,196	
34	GRAND TOTAL-ALL LINES:	2,261,061,125	100.00%	2,263,159,235	1,426,177,722	63.02%	61,295,785,994	3.6888%

MERCURY GEN GRP (Group # 660)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	4,465,124	0.22%	3,642,406	1,189,023	32.64%	884,984,231	0.5045%
02.1	ALLIED LINES	835,044	0.04%	681,196	63,181	9.28%	545,513,201	0.1531%
04	HOMEOWNERS MULTIPLE PERIL	150,022,338	7.44%	137,746,426	43,462,053	31.55%	5,861,680,557	2.5594%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	16,751,378	0.83%	15,493,411	5,564,947	35.92%	2,418,317,084	0.6927%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	5,336,117	0.26%	5,028,878	1,580,237	31.42%	1,785,637,528	0.2988%
12	EARTHQUAKE	343,934	0.02%	311,068	4,250	1.37%	984,623,265	0.0349%
17	OTHER LIABILITY	4,322,500	0.21%	3,793,261	3,299,608	86.99%	4,738,475,522	0.0912%
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,029,791,281	51.08%	1,036,340,195	476,181,317	45.95%	10,723,814,074	9.6028%
19.4	COMMERCIAL AUTO LIABILITY	50,674,160	2.51%	48,151,084	25,315,819	52.58%	2,191,351,398	2.3125%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	721,326,986	35.78%	708,785,180	413,938,340	58.40%	8,282,681,444	8.7089%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	22,994,104	1.14%	22,105,082	7,968,592	36.05%	748,808,662	3.0708%
24	SURETY	644	0.00%	1,143	0	0.00%	585,478,598	0.0001%
33	AGGREGATE WRITE-INS FOR OTHER LINES	9,328,228	0.46%	6,668,156	4,119,749	61.78%	360,145,196	2.5901%
34	GRAND TOTAL-ALL LINES:	2,016,191,838	100.00%	1,988,747,486	982,687,116	49.41%	61,295,785,994	3.2893%

CALIFORNIA ST AUTO GRP (Group # 1278)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,464,850	0.07%	1,422,467	779,952	54.83%	884,984,231	0.1655%
02.1	ALLIED LINES	397,847	0.02%	386,094	18,286	4.74%	545,513,201	0.0729%
02.3	FEDERAL FLOOD INSURANCE	6,396,377	0.32%	5,869,110	75,961	1.29%	129,336,060	4.9455%
04	HOMEOWNERS MULTIPLE PERIL	333,027,654	16.63%	309,906,964	94,033,917	30.34%	5,861,680,557	5.6814%
08	OCEAN MARINE	0	0.00%	0	0		264,514,376	
09	INLAND MARINE	7,862,884	0.39%	7,590,927	1,842,467	24.27%	1,339,535,952	0.5870%
12	EARTHQUAKE	2,944	0.00%	2,944	-19,018	-645.99%	984,623,265	0.0003%
13	GROUP A AND H	653,769	0.03%	828,254	476,850	57.57%	249,786,263	0.2617%
15.1	COLLECTIVELY RENEWABLE A&H	2,097,813	0.10%	2,162,425	985,045	45.55%	2,833,716	74.0305%
15.5	OTHER ACCIDENT ONLY	0	0.00%	0	0		29,609,858	
17	OTHER LIABILITY	6,863,518	0.34%	6,276,503	2,826,244	45.03%	4,738,475,522	0.1448%
19.2	PRIVATE PASSENGER AUTO LIABILITY	907,906,616	45.34%	889,264,703	496,877,263	55.88%	10,723,814,074	8.4663%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		333,337	
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	735,715,596	36.74%	733,458,974	412,546,490	56.25%	8,282,681,444	8.8826%
34	GRAND TOTAL-ALL LINES:	2,002,389,867	100.00%	1,957,169,365	1,010,443,457	51.63%	61,295,785,994	3.2668%

INTERINS EXCH OF THE AUTOMOBILE CLUB (Group # 1318)

2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
04	HOMEOWNERS MULTIPLE PERIL	228,130,725	11.74%	216,628,792	93,596,637	43.21%	5,861,680,557	3.8919%
09	INLAND MARINE	8,954,518	0.46%	8,865,521	2,085,220	23.52%	1,339,535,952	0.6685%
12	EARTHQUAKE	0	0.00%	0	1,241,656		984,623,265	
17	OTHER LIABILITY	9,229,938	0.47%	8,786,321	7,137,003	81.23%	4,738,475,522	0.1948%
19.2	PRIVATE PASSENGER AUTO LIABILITY	893,456,110	45.98%	875,442,945	409,722,645	46.80%	10,723,814,074	8.3315%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	803,460,661	41.35%	789,089,221	414,939,821	52.58%	8,282,681,444	9.7005%
34	GRAND TOTAL-ALL LINES:	1,943,231,952	100.00%	1,898,812,800	928,722,982	48.91%	61,295,785,994	3.1703%

HARTFORD FIRE & CAS GRP (Group # 91)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	34,659,912	2.58%	34,815,754	10,791,707	31.00%	884,984,231	3.9164%
02.1	ALLIED LINES	2,776,142	0.21%	2,616,745	1,121,886	42.87%	545,513,201	0.5089%
02.2	MULTIPLE PERIL CROP	7,560,398	0.56%	7,410,180	4,356,583	58.79%	167,863,693	4.5039%
02.3	FEDERAL FLOOD INSURANCE	18,726,410	1.39%	17,876,252	252,068	1.41%	129,336,060	14.4789%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	14,919		165,561,421	
04	HOMEOWNERS MULTIPLE PERIL	82,414,516	6.14%	75,240,924	20,668,905	27.47%	5,861,680,557	1.4060%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	233,353,652	17.38%	223,446,286	93,758,324	41.96%	2,418,317,084	9.6494%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	123,488,346	9.20%	118,499,759	64,961,981	54.82%	1,785,637,528	6.9156%
08	OCEAN MARINE	2,909,449	0.22%	3,055,408	-501	-0.02%	264,514,376	1.0999%
09	INLAND MARINE	92,628,099	6.90%	90,809,114	51,051,570	56.22%	1,339,535,952	6.9149%
11	MEDICAL MALPRACTICE	0	0.00%	0	506,657		772,159,369	
12	EARTHQUAKE	11,992,657	0.89%	11,477,493	39,051	0.34%	984,623,265	1.2180%
13	GROUP A AND H	458,581	0.03%	483,112	-783,284	-162.13%	249,786,263	0.1836%
15.1	COLLECTIVELY RENEWABLE A&H	0	0.00%	0	0		2,833,716	
16	WORKERS' COMPENSATION	248,999,613	18.54%	239,250,036	131,892,265	55.13%	16,084,331,282	1.5481%
17	OTHER LIABILITY	162,044,891	12.07%	151,151,263	110,874,401	73.35%	4,738,475,522	3.4198%
18	PRODUCTS LIABILITY	-8,354,949	-0.62%	903,300	1,080,845	119.66%	406,890,442	-2.0534%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	409	0.00%	348	-5,815	-1670.98%	3,644,127	0.0112%
19.2	PRIVATE PASSENGER AUTO LIABILITY	115,654,341	8.61%	116,601,261	69,265,011	59.40%	10,723,814,074	1.0785%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	2,584		333,337	
19.4	COMMERCIAL AUTO LIABILITY	68,267,264	5.08%	67,091,866	34,742,108	51.78%	2,191,351,398	3.1153%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	89,728,360	6.68%	88,390,191	46,002,085	52.04%	8,282,681,444	1.0833%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	20,555,949	1.53%	19,413,138	7,979,244	41.10%	748,808,662	2.7452%
22	AIRCRAFT	8,647,277	0.64%	9,420,646	1,327,751	14.09%	204,991,371	4.2184%
23	FIDELITY	9,229,469	0.69%	8,568,726	7,219,005	84.25%	131,673,658	7.0094%
24	SURETY	15,351,590	1.14%	13,026,844	24,356,451	186.97%	585,478,598	2.6221%
26	BURGLARY & THEFT	1,085,494	0.08%	946,143	105,545	11.16%	14,890,571	7.2898%
27	BOILER & MACHINERY	790,794	0.06%	759,999	-10,448	-1.37%	97,447,984	0.8115%
33	AGGREGATE WRITE-INS FOR OTHER LINES	0	0.00%	0	0		360,145,196	
34	GRAND TOTAL-ALL LINES:	1,342,968,664	100.00%	1,301,254,788	681,570,898	52.38%	61,295,785,994	2.1910%

LIBERTY MUT GRP (Group # 111)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	30,597,140	2.45%	25,496,867	5,249,153	20.59%	884,984,231	3.4574%
02.1	ALLIED LINES	11,461,872	0.92%	10,282,948	198,587	1.93%	545,513,201	2.1011%
02.3	FEDERAL FLOOD INSURANCE	1,392,623	0.11%	1,314,173	22,826	1.74%	129,336,060	1.0767%
03	FARMOWNERS MULTIPLE PERIL	2,789,707	0.22%	2,703,701	773,821	28.62%	165,561,421	1.6850%
04	HOMEOWNERS MULTIPLE PERIL	112,115,447	8.98%	101,977,290	32,661,024	32.03%	5,861,680,557	1.9127%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	103,130,704	8.26%	101,784,483	33,296,940	32.71%	2,418,317,084	4.2646%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	105,026,381	8.41%	104,633,283	40,562,261	38.77%	1,785,637,528	5.8817%
08	OCEAN MARINE	1,409,638	0.11%	1,653,022	502,712	30.41%	264,514,376	0.5329%
09	INLAND MARINE	10,986,133	0.88%	10,124,940	1,322,936	13.07%	1,339,535,952	0.8201%
11	MEDICAL MALPRACTICE	285	0.00%	285	0	0.00%	772,159,369	0.0000%
12	EARTHQUAKE	5,388,105	0.43%	5,514,455	-4,877,680	-88.45%	984,623,265	0.5472%
13	GROUP A AND H	0	0.00%	0	20,893		249,786,263	
15.1	COLLECTIVELY RENEWABLE A&H	0	0.00%	0	-4,139		2,833,716	
15.2	NON-CANCELLABLE A&H	5,158	0.00%	5,158	13,287	257.60%	5,253	98.1915%
15.3	GUARANTEED RENEWABLE A&H	323	0.00%	371	-316	-85.18%	82,285,208	0.0004%
15.6	ALL OTHER A&H	0	0.00%	0	0		6,871,566	
16	WORKERS' COMPENSATION	303,643,851	24.33%	315,718,991	234,709,971	74.34%	16,084,331,282	1.8878%
17	OTHER LIABILITY	114,836,849	9.20%	109,647,707	140,147,351	127.82%	4,738,475,522	2.4235%
18	PRODUCTS LIABILITY	9,235,221	0.74%	8,449,651	11,959,441	141.54%	406,890,442	2.2697%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	-62	0.00%	-62	-8,934	14409.68%	3,644,127	-0.0017%
19.2	PRIVATE PASSENGER AUTO LIABILITY	123,205,744	9.87%	109,945,195	88,287,101	80.30%	10,723,814,074	1.1489%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	2,428,731		333,337	
19.4	COMMERCIAL AUTO LIABILITY	152,666,008	12.23%	146,024,672	111,029,546	76.03%	2,191,351,398	6.9668%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	103,953,744	8.33%	91,172,256	55,049,568	60.38%	8,282,681,444	1.2551%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	27,553,979	2.21%	27,104,147	9,715,594	35.85%	748,808,662	3.6797%
22	AIRCRAFT	10,618,164	0.85%	11,090,963	2,072,780	18.69%	204,991,371	5.1798%
23	FIDELITY	759,258	0.06%	956,523	-724,576	-75.75%	131,673,658	0.5766%
24	SURETY	16,820,589	1.35%	17,829,294	14,240,946	79.87%	585,478,598	2.8730%
26	BURGLARY & THEFT	72,434	0.01%	68,372	-543,555	-795.00%	14,890,571	0.4864%
27	BOILER & MACHINERY	472,368	0.04%	393,035	35,696	9.08%	97,447,984	0.4847%
34	GRAND TOTAL-ALL LINES:	1,248,141,663	100.00%	1,203,891,720	778,141,964	64.64%	61,295,785,994	2.0363%

CHUBB & SON INC (Group # 38)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,391,592	0.12%	1,336,333	765,368	57.27%	884,984,231	0.1572%
02.1	ALLIED LINES	380,903	0.03%	363,712	61,437	16.89%	545,513,201	0.0698%
04	HOMEOWNERS MULTIPLE PERIL	56,890,628	4.98%	51,794,421	16,060,600	31.01%	5,861,680,557	0.9706%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	145,042,220	12.71%	147,204,801	-10,438,176	-7.09%	2,418,317,084	5.9977%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	102,071,387	8.94%	100,185,919	35,717,397	35.65%	1,785,637,528	5.7162%
08	OCEAN MARINE	9,992,541	0.88%	9,140,272	2,070,233	22.65%	264,514,376	3.7777%
09	INLAND MARINE	35,257,145	3.09%	35,082,208	18,206,550	51.90%	1,339,535,952	2.6320%
11	MEDICAL MALPRACTICE	5,341,129	0.47%	5,027,362	-306,869	-6.10%	772,159,369	0.6917%
12	EARTHQUAKE	16,966,865	1.49%	15,439,241	129,000	0.84%	984,623,265	1.7232%
13	GROUP A AND H	3,496,315	0.31%	3,518,930	1,343,393	38.18%	249,786,263	1.3997%
15.5	OTHER ACCIDENT ONLY	10,545	0.00%	14,906	-394	-2.64%	29,609,858	0.0356%
16	WORKERS' COMPENSATION	237,283,424	20.79%	226,229,937	131,418,129	58.09%	16,084,331,282	1.4752%
17	OTHER LIABILITY	335,181,405	29.37%	334,585,282	178,613,556	53.38%	4,738,475,522	7.0736%
18	PRODUCTS LIABILITY	44,475,371	3.90%	40,521,100	53,833,576	132.85%	406,890,442	10.9306%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		3,644,127	
19.2	PRIVATE PASSENGER AUTO LIABILITY	12,200,033	1.07%	12,147,605	9,714,238	79.97%	10,723,814,074	0.1138%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		333,337	
19.4	COMMERCIAL AUTO LIABILITY	33,412,141	2.93%	33,697,331	14,530,959	43.12%	2,191,351,398	1.5247%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	8,592,817	0.75%	7,811,993	1,907,280	24.41%	8,282,681,444	0.1037%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	8,296,566	0.73%	8,027,013	2,932,462	36.53%	748,808,662	1.1080%
22	AIRCRAFT	-160,722	-0.01%	883,340	2,346,023	265.59%	204,991,371	-0.0784%
23	FIDELITY	30,223,340	2.65%	29,799,569	24,117,755	80.93%	131,673,658	22.9532%
24	SURETY	31,169,914	2.73%	19,453,340	149,372	0.77%	585,478,598	5.3238%
26	BURGLARY & THEFT	4,069,233	0.36%	3,492,888	276,040	7.90%	14,890,571	27.3276%
27	BOILER & MACHINERY	18,573,534	1.63%	18,201,863	3,446,738	18.94%	97,447,984	19.0599%
28	CREDIT	1,090,602	0.10%	864,053	613,068	70.95%	82,442,086	1.3229%
34	GRAND TOTAL-ALL LINES:	1,141,248,928	100.00%	1,104,823,419	487,507,735	44.13%	61,295,785,994	1.8619%

ALLIANZ INS GRP (Group # 761)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	44,965,210	4.09%	46,552,417	-7,443,047	-15.99%	884,984,231	5.0809%
02.1	ALLIED LINES	21,285,853	1.94%	20,934,040	4,995,340	23.86%	545,513,201	3.9020%
02.2	MULTIPLE PERIL CROP	15,626,235	1.42%	15,626,235	-8,372,959	-53.58%	167,863,693	9.3089%
03	FARMOWNERS MULTIPLE PERIL	6,802,315	0.62%	6,539,424	962,084	14.71%	165,561,421	4.1086%
04	HOMEOWNERS MULTIPLE PERIL	138,354,431	12.58%	134,012,641	40,619,094	30.31%	5,861,680,557	2.3603%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	176,433,859	16.05%	173,412,183	54,550,914	31.46%	2,418,317,084	7.2957%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	166,175,414	15.11%	161,428,186	50,134,341	31.06%	1,785,637,528	9.3062%
08	OCEAN MARINE	24,442,618	2.22%	24,983,034	7,071,240	28.30%	264,514,376	9.2406%
09	INLAND MARINE	119,958,753	10.91%	115,613,026	32,152,979	27.81%	1,339,535,952	8.9552%
10	FINANCIAL GUARANTY	0	0.00%	20,580	-4,547	-22.09%	385,466,933	
11	MEDICAL MALPRACTICE	29,184,613	2.65%	29,428,143	-51,659	-0.18%	772,159,369	3.7796%
12	EARTHQUAKE	29,585,468	2.69%	28,989,466	-27,683,682	-95.50%	984,623,265	3.0048%
15.5	OTHER ACCIDENT ONLY	0	0.00%	0	-17,252		29,609,858	
16	WORKERS' COMPENSATION	92,186,578	8.38%	88,868,457	69,846,124	78.59%	16,084,331,282	0.5731%
17	OTHER LIABILITY	128,746,760	11.71%	129,213,293	153,190,113	118.56%	4,738,475,522	2.7171%
18	PRODUCTS LIABILITY	11,707,340	1.06%	11,321,286	4,976,102	43.95%	406,890,442	2.8773%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	200,003		3,644,127	
19.2	PRIVATE PASSENGER AUTO LIABILITY	15,147,166	1.38%	15,423,617	8,781,386	56.93%	10,723,814,074	0.1412%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	125		333,337	
19.4	COMMERCIAL AUTO LIABILITY	27,223,401	2.48%	26,563,846	14,310,900	53.87%	2,191,351,398	1.2423%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	13,321,154	1.21%	13,271,170	26,084,446	196.55%	8,282,681,444	0.1608%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	7,601,998	0.69%	7,822,699	5,457,238	69.76%	748,808,662	1.0152%
22	AIRCRAFT	-21,786	0.00%	-21,786	-305,280	1401.27%	204,991,371	-0.0106%
23	FIDELITY	3,380	0.00%	3,707	1,892	51.04%	131,673,658	0.0026%
24	SURETY	8,526,459	0.78%	16,938,257	20,097,745	118.65%	585,478,598	1.4563%
26	BURGLARY & THEFT	420,742	0.04%	367,352	-16,042	-4.37%	14,890,571	2.8256%
27	BOILER & MACHINERY	3,094,607	0.28%	2,688,370	-1,447,454	-53.84%	97,447,984	3.1757%
28	CREDIT	18,748,635	1.71%	18,286,278	4,959,822	27.12%	82,442,086	22.7416%
33	AGGREGATE WRITE-INS FOR OTHER LINES	80,866	0.01%	12,402,490	12,242,734	98.71%	360,145,196	0.0225%
34	GRAND TOTAL-ALL LINES:	1,099,602,069	100.00%	1,100,688,411	465,292,700	42.27%	61,295,785,994	1.7939%

NATIONWIDE CORP (Group # 140)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	19,464,139	1.89%	18,422,389	8,652,260	46.97%	884,984,231	2.1994%
02.1	ALLIED LINES	8,962,240	0.87%	8,426,404	3,945,017	46.82%	545,513,201	1.6429%
02.3	FEDERAL FLOOD INSURANCE	686,688	0.07%	603,788	29,335	4.86%	129,336,060	0.5309%
03	FARMOWNERS MULTIPLE PERIL	84,723,435	8.21%	80,867,973	41,815,218	51.71%	165,561,421	51.1734%
04	HOMEOWNERS MULTIPLE PERIL	187,143,964	18.14%	176,830,588	71,317,847	40.33%	5,861,680,557	3.1927%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	95,698,472	9.28%	86,773,603	35,256,150	40.63%	2,418,317,084	3.9572%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	99,322,092	9.63%	92,191,489	42,954,829	46.59%	1,785,637,528	5.5623%
08	OCEAN MARINE	1,978,412	0.19%	2,052,521	1,164,222	56.72%	264,514,376	0.7479%
09	INLAND MARINE	14,099,496	1.37%	13,727,878	2,589,857	18.87%	1,339,535,952	1.0526%
11	MEDICAL MALPRACTICE	0	0.00%	0	-25,812		772,159,369	
12	EARTHQUAKE	18,774,075	1.82%	18,809,616	9,333	0.05%	984,623,265	1.9067%
13	GROUP A AND H	57,251	0.01%	57,519	-44,450	-77.28%	249,786,263	0.0229%
15.1	COLLECTIVELY RENEWABLE A&H	731,494	0.07%	742,200	683,752	92.13%	2,833,716	25.8139%
15.3	GUARANTEED RENEWABLE A&H	8,058	0.00%	8,009	0	0.00%	82,285,208	0.0098%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	0	0.00%	-24	-114	475.00%	10,938,808	
15.5	OTHER ACCIDENT ONLY	27,419	0.00%	27,366	-933	-3.41%	29,609,858	0.0926%
15.6	ALL OTHER A&H	35	0.00%	35	-77	-220.00%	6,871,566	0.0005%
16	WORKERS' COMPENSATION	907,579	0.09%	970,044	-4,036,577	-416.12%	16,084,331,282	0.0056%
17	OTHER LIABILITY	55,777,600	5.41%	52,459,893	21,259,432	40.53%	4,738,475,522	1.1771%
18	PRODUCTS LIABILITY	2,922,830	0.28%	2,832,412	2,273,961	80.28%	406,890,442	0.7183%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		3,644,127	
19.2	PRIVATE PASSENGER AUTO LIABILITY	198,725,832	19.26%	190,618,045	115,512,628	60.60%	10,723,814,074	1.8531%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	845,193		333,337	
19.4	COMMERCIAL AUTO LIABILITY	76,266,652	7.39%	70,386,141	35,835,565	50.91%	2,191,351,398	3.4803%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	135,385,059	13.12%	134,455,532	71,257,153	53.00%	8,282,681,444	1.6346%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	17,569,882	1.70%	16,514,208	6,394,452	38.72%	748,808,662	2.3464%
23	FIDELITY	343,967	0.03%	281,869	76,623	27.18%	131,673,658	0.2612%
24	SURETY	2,398,947	0.23%	2,460,585	-68,028	-2.76%	585,478,598	0.4097%
26	BURGLARY & THEFT	428,541	0.04%	388,669	45,649	11.74%	14,890,571	2.8779%
27	BOILER & MACHINERY	2,824,462	0.27%	2,687,294	479,518	17.84%	97,447,984	2.8984%
33	AGGREGATE WRITE-INS FOR OTHER LINES	6,454,410	0.63%	2,244,096	2,324,998	103.61%	360,145,196	1.7922%
34	GRAND TOTAL-ALL LINES:	1,031,683,031	100.00%	975,840,141	460,547,004	47.19%	61,295,785,994	1.6831%

SAFECO INS GRP (Group # 163)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	20,636,849	2.09%	20,559,748	6,887,200	33.50%	884,984,231	2.3319%
02.1	ALLIED LINES	53,490,199	5.41%	53,423,945	10,148,617	19.00%	545,513,201	9.8055%
03	FARMOWNERS MULTIPLE PERIL	80,505	0.01%	106,211	-135,173	-127.27%	165,561,421	0.0486%
04	HOMEOWNERS MULTIPLE PERIL	177,877,704	17.98%	172,880,028	52,728,240	30.50%	5,861,680,557	3.0346%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	69,015,318	6.98%	66,166,766	23,341,693	35.28%	2,418,317,084	2.8539%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	61,077,282	6.17%	57,342,787	5,393,495	9.41%	1,785,637,528	3.4205%
09	INLAND MARINE	14,848,018	1.50%	14,752,784	3,655,591	24.78%	1,339,535,952	1.1084%
10	FINANCIAL GUARANTY	0	0.00%	0	-971		385,466,933	
11	MEDICAL MALPRACTICE	259,188	0.03%	281,050	1,142,273	406.43%	772,159,369	0.0336%
12	EARTHQUAKE	25,691,386	2.60%	24,940,373	-484,311	-1.94%	984,623,265	2.6093%
15.3	GUARANTEED RENEWABLE A&H	115,561	0.01%	128,678	-33,258	-25.85%	82,285,208	0.1404%
16	WORKERS' COMPENSATION	50,439,255	5.10%	48,445,049	33,113,705	68.35%	16,084,331,282	0.3136%
17	OTHER LIABILITY	43,274,775	4.37%	41,535,409	25,038,662	60.28%	4,738,475,522	0.9133%
18	PRODUCTS LIABILITY	1,060,041	0.11%	944,293	1,015,807	107.57%	406,890,442	0.2605%
19.2	PRIVATE PASSENGER AUTO LIABILITY	190,265,181	19.23%	188,386,845	84,697,722	44.96%	10,723,814,074	1.7742%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	-16,247		333,337	
19.4	COMMERCIAL AUTO LIABILITY	77,312,298	7.82%	76,964,537	20,359,971	26.45%	2,191,351,398	3.5281%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	136,158,666	13.76%	133,013,350	69,793,088	52.47%	8,282,681,444	1.6439%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	18,706,618	1.89%	18,555,943	5,600,413	30.18%	748,808,662	2.4982%
23	FIDELITY	165,898	0.02%	175,304	143,216	81.70%	131,673,658	0.1260%
24	SURETY	48,544,220	4.91%	43,657,720	17,458,453	39.99%	585,478,598	8.2914%
26	BURGLARY & THEFT	50,846	0.01%	49,430	516	1.04%	14,890,571	0.3415%
27	BOILER & MACHINERY	152,911	0.02%	198,876	44,529	22.39%	97,447,984	0.1569%
34	GRAND TOTAL-ALL LINES:	989,222,721	100.00%	962,509,128	359,893,226	37.39%	61,295,785,994	1.6139%

CNA INS GRP (Group # 218)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	3,702,989	0.38%	3,853,936	1,889,849	49.04%	884,984,231	0.4184%
02.1	ALLIED LINES	18,682,437	1.89%	19,046,468	898,798	4.72%	545,513,201	3.4247%
03	FARMOWNERS MULTIPLE PERIL	-103	0.00%	-43	34,775	-80872.09%	165,561,421	-0.0001%
04	HOMEOWNERS MULTIPLE PERIL	38,095,821	3.86%	36,401,859	10,472,114	28.77%	5,861,680,557	0.6499%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	78,576,033	7.97%	77,157,088	26,920,515	34.89%	2,418,317,084	3.2492%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	61,452,942	6.23%	57,753,004	6,076,642	10.52%	1,785,637,528	3.4415%
08	OCEAN MARINE	21,303,981	2.16%	20,971,834	4,716,186	22.49%	264,514,376	8.0540%
09	INLAND MARINE	110,173,723	11.18%	109,545,544	95,841,219	87.49%	1,339,535,952	8.2248%
10	FINANCIAL GUARANTY	0	0.00%	6,860	-1,472,700	-21467.93%	385,466,933	
11	MEDICAL MALPRACTICE	12,003,633	1.22%	11,184,098	518,934	4.64%	772,159,369	1.5546%
12	EARTHQUAKE	23,108	0.00%	25,827	-122,326	-473.64%	984,623,265	0.0023%
13	GROUP A AND H	86,249,973	8.75%	69,807,797	33,213,150	47.58%	249,786,263	34.5295%
15.1	COLLECTIVELY RENEWABLE A&H	2,861	0.00%	101,934	-192	-0.19%	2,833,716	0.1010%
15.3	GUARANTEED RENEWABLE A&H	50,730,474	5.15%	14,525,650	25,603,269	176.26%	82,285,208	61.6520%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	4,254	0.00%	4,254	73,611	1730.39%	10,938,808	0.0389%
16	WORKERS' COMPENSATION	136,930,256	13.89%	155,370,198	192,077,418	123.63%	16,084,331,282	0.8513%
17	OTHER LIABILITY	181,424,881	18.40%	167,755,618	285,720,309	170.32%	4,738,475,522	3.8288%
18	PRODUCTS LIABILITY	4,281,539	0.43%	5,036,810	-1,118,990	-22.22%	406,890,442	1.0523%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	1,038	0.00%	1,038	876	84.39%	3,644,127	0.0285%
19.2	PRIVATE PASSENGER AUTO LIABILITY	37,164,908	3.77%	37,464,946	23,175,598	61.86%	10,723,814,074	0.3466%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		333,337	
19.4	COMMERCIAL AUTO LIABILITY	53,724,477	5.45%	48,990,019	28,773,550	58.73%	2,191,351,398	2.4517%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	24,108,051	2.45%	23,930,473	11,708,957	48.93%	8,282,681,444	0.2911%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	8,323,473	0.84%	8,216,053	3,650,144	44.43%	748,808,662	1.1116%
22	AIRCRAFT	-1,658,194	-0.17%	-537,834	12,225,976	-2273.19%	204,991,371	-0.8089%
23	FIDELITY	6,394,580	0.65%	7,182,789	1,429,097	19.90%	131,673,658	4.8564%
24	SURETY	34,836,530	3.53%	34,205,376	22,793,340	66.64%	585,478,598	5.9501%
26	BURGLARY & THEFT	19,254	0.00%	22,076	-11,128	-50.41%	14,890,571	0.1293%
27	BOILER & MACHINERY	7,218,237	0.73%	7,892,736	4,738,570	60.04%	97,447,984	7.4073%
28	CREDIT	4,943,872	0.50%	4,677,586	2,947,143	63.01%	82,442,086	5.9968%
33	AGGREGATE WRITE-INS FOR OTHER LINES	7,178,338	0.73%	15,718,629	16,787,315	106.80%	360,145,196	1.9932%
34	GRAND TOTAL-ALL LINES:	985,893,366	100.00%	936,312,623	809,562,019	86.46%	61,295,785,994	1.6084%

UNITED SERVICES AUTOMOBILE ASN GRP (Group # 200)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	12,986,532	1.39%	12,060,370	4,514,545	37.43%	884,984,231	1.4674%
02.1	ALLIED LINES	9,875,377	1.05%	8,951,374	3,826,536	42.75%	545,513,201	1.8103%
02.3	FEDERAL FLOOD INSURANCE	4,010,032	0.43%	3,848,136	126,393	3.28%	129,336,060	3.1005%
04	HOMEOWNERS MULTIPLE PERIL	263,284,274	28.12%	242,397,068	98,690,706	40.71%	5,861,680,557	4.4916%
08	OCEAN MARINE	1,959,981	0.21%	1,899,757	488,160	25.70%	264,514,376	0.7410%
09	INLAND MARINE	10,994,983	1.17%	10,511,771	2,961,083	28.17%	1,339,535,952	0.8208%
12	EARTHQUAKE	97,764	0.01%	100,931	-140,820	-139.52%	984,623,265	0.0099%
17	OTHER LIABILITY	13,326,207	1.42%	11,819,431	9,751,353	82.50%	4,738,475,522	0.2812%
19.2	PRIVATE PASSENGER AUTO LIABILITY	327,099,389	34.94%	325,590,053	192,297,446	59.06%	10,723,814,074	3.0502%
19.4	COMMERCIAL AUTO LIABILITY	0	0.00%	0	-5		2,191,351,398	
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	292,571,503	31.25%	287,857,253	166,586,995	57.87%	8,282,681,444	3.5323%
34	GRAND TOTAL-ALL LINES:	936,206,039	100.00%	905,036,143	479,102,392	52.94%	61,295,785,994	1.5274%

PROGRESSIVE GRP (Group # 155)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
09	INLAND MARINE	9,155,028	0.99%	8,169,280	3,479,432	42.59%	1,339,535,952	0.6834%
16	WORKERS' COMPENSATION	0	0.00%	0	1,897		16,084,331,282	
17	OTHER LIABILITY	11,019,102	1.19%	9,709,976	1,607,720	16.56%	4,738,475,522	0.2325%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	6,892		3,644,127	
19.2	PRIVATE PASSENGER AUTO LIABILITY	369,071,783	39.92%	359,943,464	164,575,084	45.72%	10,723,814,074	3.4416%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	-84,527		333,337	
19.4	COMMERCIAL AUTO LIABILITY	202,880,985	21.94%	185,946,856	77,924,284	41.91%	2,191,351,398	9.2583%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	285,153,966	30.84%	278,699,543	145,366,346	52.16%	8,282,681,444	3.4428%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	44,895,795	4.86%	41,988,820	22,597,390	53.82%	748,808,662	5.9956%
23	FIDELITY	2,386,623	0.26%	1,974,284	1,508,824	76.42%	131,673,658	1.8125%
24	SURETY	35,216	0.00%	33,875	4,021	11.87%	585,478,598	0.0060%
33	AGGREGATE WRITE-INS FOR OTHER LINES	-3,545	0.00%	79,626	151,332	190.05%	360,145,196	-0.0010%
34	GRAND TOTAL-ALL LINES:	924,594,953	100.00%	886,545,724	417,138,695	47.05%	61,295,785,994	1.5084%

ZENITH NATL INS GRP (Group # 336)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	0	0.00%	0	-3		1,785,637,528	
16	WORKERS' COMPENSATION	739,483,745	100.00%	713,228,531	370,018,820	51.88%	16,084,331,282	4.5975%
17	OTHER LIABILITY	0	0.00%	0	7,800		4,738,475,522	
34	GRAND TOTAL-ALL LINES:	739,483,745	100.00%	713,228,531	370,026,617	51.88%	61,295,785,994	1.2064%

BERKSHIRE HATHAWAY (Group # 31)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	825,953	0.11%	487,555	950,218	194.89%	884,984,231	0.0933%
02.1	ALLIED LINES	0	0.00%	718	-1,606	-223.68%	545,513,201	
03	FARMOWNERS MULTIPLE PERIL	44,715	0.01%	234,403	59,189	25.25%	165,561,421	0.0270%
04	HOMEOWNERS MULTIPLE PERIL	0	0.00%	0	8,399		5,861,680,557	
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	0	0.00%	0	-309,442		2,418,317,084	
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	0	0.00%	0	-3,078		1,785,637,528	
08	OCEAN MARINE	0	0.00%	0	-1,000		264,514,376	
09	INLAND MARINE	997,906	0.14%	2,735,326	1,856,494	67.87%	1,339,535,952	0.0745%
11	MEDICAL MALPRACTICE	1,603	0.00%	1,603	-147,500	-9201.50%	772,159,369	0.0002%
12	EARTHQUAKE	0	0.00%	0	-368,576		984,623,265	
13	GROUP A AND H	625,154	0.09%	615,128	353,578	57.48%	249,786,263	0.2503%
14	CREDIT A&H(GRP&IND)	4,871,504	0.67%	4,871,504	1,084,991	22.27%	45,111,417	10.7988%
15.1	COLLECTIVELY RENEWABLE A&H	1,509	0.00%	1,478	115	7.78%	2,833,716	0.0533%
15.3	GUARANTEED RENEWABLE A&H	6,479	0.00%	1,202	0	0.00%	82,285,208	0.0079%
15.6	ALL OTHER A&H	16,325	0.00%	17,384	927	5.33%	6,871,566	0.2376%
16	WORKERS' COMPENSATION	63,334,557	8.74%	54,016,722	36,953,531	68.41%	16,084,331,282	0.3938%
17	OTHER LIABILITY	51,943,338	7.17%	53,845,199	8,566,144	15.91%	4,738,475,522	1.0962%
18	PRODUCTS LIABILITY	224,936	0.03%	223,336	639,141	286.18%	406,890,442	0.0553%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	316,488		3,644,127	
19.2	PRIVATE PASSENGER AUTO LIABILITY	285,655,611	39.43%	285,032,085	194,991,963	68.41%	10,723,814,074	2.6638%
19.4	COMMERCIAL AUTO LIABILITY	22,703,991	3.13%	20,992,677	5,941,738	28.30%	2,191,351,398	1.0361%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	251,112,064	34.66%	248,628,906	127,258,271	51.18%	8,282,681,444	3.0318%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	3,935,163	0.54%	3,579,316	1,030,146	28.78%	748,808,662	0.5255%
22	AIRCRAFT	21,062,095	2.91%	19,906,122	9,609,134	48.27%	204,991,371	10.2746%
24	SURETY	4,402,629	0.61%	554,910	473,228	85.28%	585,478,598	0.7520%
26	BURGLARY & THEFT	13,243	0.00%	23,901	-9,000	-37.66%	14,890,571	0.0889%
27	BOILER & MACHINERY	50,321	0.01%	30,518	9,000	29.49%	97,447,984	0.0516%
33	AGGREGATE WRITE-INS FOR OTHER LINES	12,618,899	1.74%	12,605,685	31,131,382	246.96%	360,145,196	3.5038%
34	GRAND TOTAL-ALL LINES:	724,447,996	100.00%	708,405,681	420,393,876	59.34%	61,295,785,994	1.1819%

American Financial Grp (Group # 84)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	-172,195	-0.02%	1,060,542	-392,172	-36.98%	884,984,231	-0.0195%
02.1	ALLIED LINES	8,272,300	1.17%	8,390,216	951,181	11.34%	545,513,201	1.5164%
02.2	MULTIPLE PERIL CROP	21,373,693	3.01%	20,924,845	7,690,860	36.75%	167,863,693	12.7328%
02.3	FEDERAL FLOOD INSURANCE	62,155	0.01%	42,560	0	0.00%	129,336,060	0.0481%
03	FARMOWNERS MULTIPLE PERIL	4,159,290	0.59%	4,218,328	1,397,025	33.12%	165,561,421	2.5122%
04	HOMEOWNERS MULTIPLE PERIL	1,436,157	0.20%	2,206,592	1,115,457	50.55%	5,861,680,557	0.0245%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	19,691,112	2.77%	21,617,011	-192,928	-0.89%	2,418,317,084	0.8142%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	17,540,785	2.47%	18,058,209	14,238,834	78.85%	1,785,637,528	0.9823%
08	OCEAN MARINE	8,792,773	1.24%	9,025,821	2,312,419	25.62%	264,514,376	3.3241%
09	INLAND MARINE	34,447,000	4.85%	32,533,457	8,458,774	26.00%	1,339,535,952	2.5716%
12	EARTHQUAKE	29,071,821	4.10%	32,427,566	-62,516	-0.19%	984,623,265	2.9526%
13	GROUP A AND H	887,547	0.13%	596,864	1,862,392	312.03%	249,786,263	0.3553%
16	WORKERS' COMPENSATION	336,557,819	47.41%	335,872,992	175,110,446	52.14%	16,084,331,282	2.0925%
17	OTHER LIABILITY	88,846,334	12.52%	85,133,605	56,628,647	66.52%	4,738,475,522	1.8750%
18	PRODUCTS LIABILITY	138,661	0.02%	125,411	553,681	441.49%	406,890,442	0.0341%
19.2	PRIVATE PASSENGER AUTO LIABILITY	16,791,564	2.37%	18,896,505	9,261,386	49.01%	10,723,814,074	0.1566%
19.4	COMMERCIAL AUTO LIABILITY	14,983,848	2.11%	15,183,815	10,769,507	70.93%	2,191,351,398	0.6838%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	12,441,302	1.75%	13,770,696	5,339,726	38.78%	8,282,681,444	0.1502%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	8,449,418	1.19%	5,641,527	2,761,810	48.96%	748,808,662	1.1284%
22	AIRCRAFT	0	0.00%	0	-18,397		204,991,371	
23	FIDELITY	5,370,246	0.76%	5,307,830	-321,011	-6.05%	131,673,658	4.0785%
24	SURETY	14,646,457	2.06%	13,875,419	4,067,330	29.31%	585,478,598	2.5016%
26	BURGLARY & THEFT	74,850	0.01%	72,236	-40,297	-55.79%	14,890,571	0.5027%
27	BOILER & MACHINERY	499,299	0.07%	607,012	156,281	25.75%	97,447,984	0.5124%
28	CREDIT	5,153,693	0.73%	4,734,562	1,702,168	35.95%	82,442,086	6.2513%
33	AGGREGATE WRITE-INS FOR OTHER LINES	60,360,986	8.50%	37,821,471	18,125,845	47.92%	360,145,196	16.7602%
34	GRAND TOTAL-ALL LINES:	709,876,915	100.00%	688,145,092	321,476,448	46.72%	61,295,785,994	1.1581%

ACE LTD (Group # 626)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	596,423	0.10%	-4,846,482	9,925,068	-204.79%	884,984,231	0.0674%
02.1	ALLIED LINES	2,205,684	0.37%	2,406,752	-763,989	-31.74%	545,513,201	0.4043%
02.2	MULTIPLE PERIL CROP	37,637,792	6.25%	37,637,792	11,032,957	29.31%	167,863,693	22.4216%
03	FARMOWNERS MULTIPLE PERIL	3,862,841	0.64%	3,975,157	845,537	21.27%	165,561,421	2.3332%
04	HOMEOWNERS MULTIPLE PERIL	-413	0.00%	1,931	154,270	7989.12%	5,861,680,557	0.0000%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	25,883,377	4.30%	22,757,727	1,396,372	6.14%	2,418,317,084	1.0703%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	4,348,915	0.72%	3,395,312	13,819,554	407.02%	1,785,637,528	0.2435%
08	OCEAN MARINE	8,739,777	1.45%	6,792,994	3,718,807	54.74%	264,514,376	3.3041%
09	INLAND MARINE	24,274,557	4.03%	13,768,218	10,564,346	76.73%	1,339,535,952	1.8122%
10	FINANCIAL GUARANTY	188,401	0.03%	222,761	0	0.00%	385,466,933	0.0489%
11	MEDICAL MALPRACTICE	2,482,777	0.41%	2,018,720	1,030,875	51.07%	772,159,369	0.3215%
12	EARTHQUAKE	1,232,282	0.20%	20,074,626	-8,498,047	-42.33%	984,623,265	0.1252%
13	GROUP A AND H	21,658,998	3.60%	20,425,336	4,784,298	23.42%	249,786,263	8.6710%
14	CREDIT A&H(GRP&IND)	0	0.00%	0	0		45,111,417	
15.5	OTHER ACCIDENT ONLY	595	0.00%	-40,208	-143,187	356.12%	29,609,858	0.0020%
15.6	ALL OTHER A&H	5,342	0.00%	5,342	7,228	135.31%	6,871,566	0.0777%
16	WORKERS' COMPENSATION	195,002,868	32.37%	186,105,294	13,417,704	7.21%	16,084,331,282	1.2124%
17	OTHER LIABILITY	190,756,851	31.67%	179,342,403	159,186,077	88.76%	4,738,475,522	4.0257%
18	PRODUCTS LIABILITY	8,229,327	1.37%	5,499,820	11,180,258	203.28%	406,890,442	2.0225%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	-244,542		3,644,127	
19.2	PRIVATE PASSENGER AUTO LIABILITY	349,011	0.06%	496,800	373,412	75.16%	10,723,814,074	0.0033%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	-100		333,337	
19.4	COMMERCIAL AUTO LIABILITY	28,646,028	4.76%	26,009,237	7,918,551	30.45%	2,191,351,398	1.3072%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	872,127	0.14%	416,486	306,001	73.47%	8,282,681,444	0.0105%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	1,526,502	0.25%	2,765,685	831,624	30.07%	748,808,662	0.2039%
22	AIRCRAFT	19,100,731	3.17%	23,617,387	-5,797,977	-24.55%	204,991,371	9.3178%
23	FIDELITY	1,960,188	0.33%	1,656,442	9,372	0.57%	131,673,658	1.4887%
24	SURETY	3,788,391	0.63%	3,105,086	1,819,026	58.58%	585,478,598	0.6471%
26	BURGLARY & THEFT	2,417	0.00%	736	0	0.00%	14,890,571	0.0162%
27	BOILER & MACHINERY	29,179	0.00%	56,662	-113,846	-200.92%	97,447,984	0.0299%
28	CREDIT	6,752,293	1.12%	6,483,221	-291,214	-4.49%	82,442,086	8.1903%
33	AGGREGATE WRITE-INS FOR OTHER LINES	12,247,712	2.03%	14,724,427	7,023,904	47.70%	360,145,196	3.4008%
34	GRAND TOTAL-ALL LINES:	602,380,973	100.00%	578,875,664	243,492,339	42.06%	61,295,785,994	0.9827%

HANNOVER GRP (Group # 517)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	18,739,989	3.22%	16,893,090	23,013,307	136.23%	884,984,231	2.1176%
02.1	ALLIED LINES	1,153,032	0.20%	1,309,381	397,497	30.36%	545,513,201	0.2114%
03	FARMOWNERS MULTIPLE PERIL	-76,240	-0.01%	-87,772	-225,791	257.25%	165,561,421	-0.0460%
04	HOMEOWNERS MULTIPLE PERIL	35,632,791	6.12%	32,527,251	26,102,229	80.25%	5,861,680,557	0.6079%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	2,495,745	0.43%	6,298,413	2,131,187	33.84%	2,418,317,084	0.1032%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	-3,517,733	-0.60%	844,688	-1,736,681	-205.60%	1,785,637,528	-0.1970%
08	OCEAN MARINE	2,609,981	0.45%	987,905	2,439,487	246.94%	264,514,376	0.9867%
09	INLAND MARINE	49,160,510	8.44%	49,147,843	16,705,327	33.99%	1,339,535,952	3.6700%
11	MEDICAL MALPRACTICE	0	0.00%	0	-773,882		772,159,369	
12	EARTHQUAKE	430,800	0.07%	359,478	31,916	8.88%	984,623,265	0.0438%
13	GROUP A AND H	604,914	0.10%	606,252	-375,242	-61.90%	249,786,263	0.2422%
15.6	ALL OTHER A&H	0	0.00%	0	298,783		6,871,566	
16	WORKERS' COMPENSATION	283,982,912	48.75%	295,444,991	208,396,886	70.54%	16,084,331,282	1.7656%
17	OTHER LIABILITY	30,484,523	5.23%	28,938,981	27,608,471	95.40%	4,738,475,522	0.6433%
18	PRODUCTS LIABILITY	145,953	0.03%	126,573	-23,047	-18.21%	406,890,442	0.0359%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	-1,074,365		3,644,127	
19.2	PRIVATE PASSENGER AUTO LIABILITY	59,071,870	10.14%	61,512,735	34,071,094	55.39%	10,723,814,074	0.5508%
19.3	COMMERCIAL AUTO NO-FAULT	6,086	0.00%	15,364	82,680	538.14%	333,337	1.8258%
19.4	COMMERCIAL AUTO LIABILITY	34,225,400	5.88%	42,331,486	48,060,305	113.53%	2,191,351,398	1.5618%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	31,117,251	5.34%	32,587,206	20,503,695	62.92%	8,282,681,444	0.3757%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	11,828,142	2.03%	15,974,220	5,657,309	35.42%	748,808,662	1.5796%
22	AIRCRAFT	793,224	0.14%	773,087	-13,518	-1.75%	204,991,371	0.3870%
23	FIDELITY	575,005	0.10%	589,370	974,235	165.30%	131,673,658	0.4367%
24	SURETY	0	0.00%	0	-14,776		585,478,598	
26	BURGLARY & THEFT	86,501	0.01%	73,522	22,484	30.58%	14,890,571	0.5809%
27	BOILER & MACHINERY	40,210	0.01%	22,976	-921	-4.01%	97,447,984	0.0413%
33	AGGREGATE WRITE-INS FOR OTHER LINES	22,892,867	3.93%	14,820,677	9,743,124	65.74%	360,145,196	6.3566%
34	GRAND TOTAL-ALL LINES:	582,483,733	100.00%	602,097,717	422,001,790	70.09%	61,295,785,994	0.9503%

EVEREST REIN HOL INC (Group # 1120)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	4,115,990	0.76%	4,122,753	5,197,807	126.08%	2,418,317,084	0.1702%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	22,977,572	4.24%	22,424,324	12,783,946	57.01%	1,785,637,528	1.2868%
09	INLAND MARINE	0	0.00%	0	9,837		1,339,535,952	
16	WORKERS' COMPENSATION	497,350,801	91.81%	577,208,961	285,263,322	49.42%	16,084,331,282	3.0921%
17	OTHER LIABILITY	13,733,411	2.54%	11,284,183	1,914,426	16.97%	4,738,475,522	0.2898%
18	PRODUCTS LIABILITY	119,550	0.02%	100,020	511,825	511.72%	406,890,442	0.0294%
19.2	PRIVATE PASSENGER AUTO LIABILITY	0	0.00%	167	-354,541	-212300.00%	10,723,814,074	
19.4	COMMERCIAL AUTO LIABILITY	3,001,673	0.55%	2,932,761	884,123	30.15%	2,191,351,398	0.1370%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	0	0.00%	141	441,076	312819.86%	8,282,681,444	
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	391,401	0.07%	435,749	-462,185	-106.07%	748,808,662	0.0523%
34	GRAND TOTAL-ALL LINES:	541,690,398	100.00%	618,509,059	306,189,637	49.50%	61,295,785,994	0.8837%

BRISTOL WEST INS GRP (Group # 814)
2004 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
19.2	PRIVATE PASSENGER AUTO LIABILITY	307,172,711	63.16%	254,244,462	132,971,512	52.30%	10,723,814,074	2.8644%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	179,152,545	36.84%	150,315,591	71,154,862	47.34%	8,282,681,444	2.1630%
34	GRAND TOTAL-ALL LINES:	486,325,256	100.00%	404,560,053	204,126,374	50.46%	61,295,785,994	0.7934%